



DEPARTMENT OF THE NAVY
OFFICE OF THE ASSISTANT SECRETARY
(FINANCIAL MANAGEMENT AND COMPTROLLER)
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WASHINGTON, D.C. 20350-1000

MAR 8 2002

MEMORANDUM FOR DISTRIBUTION

Subj: POLICIES AND PROCEDURES FOR THE IMPLEMENTATION AND USE
OF THE GOVERNMENT TRAVEL CHARGE CARD

Encl: (1) DON EBUSOPSOFFINST 4650.1 of 15 Jan 02

In the course of the past year, we have alerted all commands to the continuing problems with government travel card delinquencies and to fundamental program changes intended to reduce individual cardholder delinquency rates. While these changes have helped reduce the problem, individual cardholder delinquencies remain a problem within the Department of the Navy.

Management attention to this problem is critical to our continued improvement in this area. To assist commands and supervisors in managing this program, the Department of the Navy's eBusiness Operations Office developed the enclosed travel card program instruction. The instruction is a major step in providing commands, activities, supervisors, and Agency Program Coordinators a single, comprehensive resource for current travel card policies and procedures. Although the information does not promulgate any new procedures or policies, it does provide a single, comprehensive resource for management of the travel card program. Coupled with the management reports available through the contractor's card management system, commands and activities can and should monitor their delinquency performance on a monthly basis and take appropriate corrective action when necessary.

Please ensure widest dissemination of this instruction to all commands and activities. The instruction is also available online at http://www.don-ebusiness.navsup.navy.mil/don-ebusiness/card/card_DoN_Instruction.asp. My point of contact for this matter is Mr. David McDermott at (202) 685-6719, DSN 325-6719. Refer questions about the instruction to LCDR Carolyn Pasternak, Navy eBusiness Operations Office, at (717) 605-9387, DSN 430-9387.

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(see next page)

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OF THE GOVERNMENT TRAVEL CHARGE CARD

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IN REPLY REFER TO
EBUSOPSOFFINST 4650.1
DATE: JAN 15 2002

DON eBUSINESS OPERATIONS OFFICE INSTRUCTION 4650.1

Subj: POLICIES AND PROCEDURES FOR THE IMPLEMENTATION AND USE
OF THE GOVERNMENT TRAVEL CHARGE CARD

Ref: (a) Travel and Transportation Reform Act of 1998
(b) DoD 7000.14-R, FMR Volume 7A Chapter 43
(c) DoD 7000.14-R, FMR Volume 8 Chapter 8
(d) DoD 7000.14-R, FMR Volumes 9 Chapter 3

1. Purpose. To provide policies and procedures for the administration and management of the Government Travel Charge Card (GTCC) program, hereinafter referred to as the travel card, and to supplement DoD 7000.14-R, FMR Volume 9 Chapter 3.

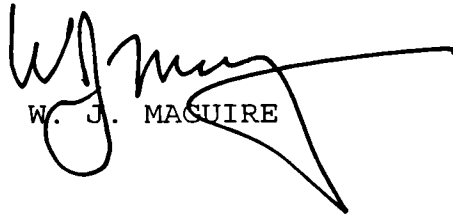
2. Scope. This instruction applies to all Department of the Navy activities using the travel card.

3. Background. The travel card program facilitates and standardizes the use by DoN travelers of a safe, effective, convenient, commercially available method to pay for expenses incident to official travel, including local travel. The travel card is used to improve DoN cash management, reduce DoN and traveler administrative workloads, and facilitate better service to DoN travelers. In addition, because of the refund feature of the travel card program, the program results in cost savings for the DoN. In addition to individual travel cards, there are travel card variations that include restricted cards and centrally billed accounts (CBA). These variations are used to meet specific needs of DoN components.

4. Procedures. This instruction sets forth the policy and procedures for the management of the travel card program and the mandatory use of the travel card for official government travel under references (a) through (d). It also establishes procedures for travel card issuance and use. This instruction may be supplemented by local internal operating procedures that shall not conflict with the guidance provided herein.

5. Request for Changes, Waivers or Deviations. Suggested changes, waivers or deviations to this instruction should be sent to the DoN eBusiness Operations Office via the cognizant Head of Activity (HA). The suggested change must include a statement of the problem, the recommended solution and any necessary discussion. This information should be self-sustaining. Additional supporting information may be provided as enclosures.

6. Action. This instruction is effective upon receipt.



W. J. MACUIRE

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Chapter 1
General IBA Policies and Procedures

1. Scope. This chapter highlights important program elements that should be used in the management of the travel card program at all DoN activities. See enclosure (1) for an overview of the IBA process.
2. Policy. The travel card program was established when it was determined that a government-sponsored, contractor-issued travel card would reduce the administrative overhead associated with official government travel. All DoN personnel are required to use the travel card for all expenses arising from official government travel unless otherwise exempted. Although a traveler may be required to use the travel card, failure to use the travel card shall not be a basis for refusing to reimburse the traveler for otherwise appropriate charges. Such failure may, however, subject the traveler to appropriate administrative or disciplinary action.
3. Procedures. The following are general procedures in effect for the travel card:
 - a. Credit Checks. The card contractor will perform credit checks on all new card applicants. The applicant has the option to decline a credit check. If an applicant does decline a credit check, only a restricted card will be issued. If the applicant's credit check does not meet the criteria required by the card contractor, a restricted card will be issued. See enclosure (1) for credit check process flowchart and enclosure(2) for dollar limits on standard and restricted cards.
 - b. Travel Orders. Reference (d), paragraph 030301B, stipulates that the following statement notifying travelers of the requirements of the TTRA be included in all travel orders. "The Travel and Transportation Reform Act of 1998 stipulates that the government-sponsored, contractor issued travel card shall be used by all U.S. Government personnel (civilian and military) to pay for costs incident to official business travel unless specifically exempted by authority of the Administrator of General Services or the head of the agency."
 - c. Billing Statements. Cardholders receive monthly billing statements directly from the card contractor at the address provided on the travel card application, or as later amended by the cardholder or cognizant Activity Program Coordinator (APC).
 - d. Cash Advances. Cardholders are authorized limited Automated Teller Machine (ATM) advances with the travel card. Commanders may authorize a larger ATM advance as

required, to ensure cardholders have access to sufficient funds in primarily high cost areas, or where the travel card is not an acceptable means of payment for lodging, meals, etc. In accordance with DoN policies, commanders may not authorize ATM advances to exceed \$2,000. See enclosure (2) for ATM withdrawal limits.

e. Retail Limit. Retail limits for purchases other than lodging, airfare, and car rental have been established on a credit line basis. Commanders may request increases in the retail limits as required. See enclosure (2) for approval authorities and assigned limits.

f. Reduced Payment Plan (RPP). The RPP is an agreement between the individual cardholder and the current card contractor that allows an account that is 90 days delinquent to have the overdue balance payments paid in installments. Details are provided in enclosure (3).

g. Salary Offset. Salary offset procedures have been established in order for the card contractor to collect payment for accounts that are greater than 90 days delinquent in accordance with reference (b) and (c). Details are provided in enclosure (3). Examples of Salary Offset notification and procedures for a Petition for Hearing are contained in enclosures (4) and (5).

h. Split Disbursement. To simplify the payment of the charge card bill and to assist travelers in fulfilling their payment responsibility, cardholders are encouraged to use the split disbursement option for travel expense settlement. Procedures are detailed in enclosure (6).

i. Check-in/Check-out. Procedures for check-in and check-out of personnel have been established and are detailed in enclosure (7).

j. Card Possession. Individual travel charge cards will not be held by other than the cardholder to whom it has been issued. Commanders, Commanding Officers, OICs, APCs, or other supervisors shall not centrally store or retain individual travel cards.

4. Exemptions. With the exception of those personnel exempted by paragraph 030302a, reference (d), all DoN personnel are required to pay for costs incident to official government travel with the travel card. Reference (d) may be viewed online or downloaded from <http://www.dtic.mil/comptroller/fmr>.
5. Exempted Classes of Expenses. While transportation, lodging and rental car expenses require the use of the travel card, other classes of expenses are exempted from the mandatory use of the travel card. Paragraphs 030302b and 030303, reference (d), provides a listing of the exempted classes of expenses.

Reference (d) may be viewed online or downloaded from
<http://www.dtic.mil/comptroller/fmr>.

6. Permanent Change of Station (PCS). While the use of the travel card to pay for expenses incident to PCS is not prohibited, use of the travel card for PCS related expenses is strongly discouraged. Reimbursement to the member for PCS move expenses usually takes longer than reimbursement for TAD/TDY expenses and PCS expenses may be substantially greater than typical expenses incurred TAD/TDY. Due to the likelihood of PCS charges coming due prior to the cardholder arriving at the new duty station and liquidating the travel claim, the potential for delinquency is higher. PCS move expenses are normally funded by PCS travel advances and advance pay in accordance with DoN and Command policy by the servicing PSA/PSD.

Chapter 2

IBA Management Requirements

1. Office of Financial Operations (ASN(FM&C)FMO). Paragraph 030206, reference (d), assigns program management responsibilities to the Military Department Financial Management and Comptroller (FMO). As such, FMO establishes DoN wide policy for the DoN travel card program and designates the Component Program Manager (CPM) for the Department of Navy. FMO also liaisons with other travel card program participants to establish and enforce program policies, including Defense Finance and Accounting Service (DFAS), Office of the Under Secretary of Defense (Comptroller), the card contractor, and other Military Department/Defense Agency CPMs.

2. USN Component Program Manager. The DoN eBusiness Operations Office was designated by FMO as the Component Program Manager (CPM) for the Navy and shall perform those duties per reference (d). The CPM shall maintain oversight and management control of the Navy travel card program, shall provide liaison between the Navy and the card contractor, and shall provide training and guidance to APCs, Travel Administrators, NAVPTOs, and other personnel involved in the travel card program throughout the Navy. Information and points of contact are available at the DoN eBusiness Operations Office website, <http://www.don-ebusiness.navsup.navy.mil/>. The DoN eBusiness Operations Office in its role as the Navy's CPM shall:

- a. Liaison with APCs for major and local commands, the card contractor, local DoN Passenger Transportation Offices (NAVPTO) and other agencies and personnel involved in the DoN travel card program.

- b. Train APCs in the requirements of the task concurrent with the on-site training provided by the card contractor.

- c. Audit APCs for compliance with the requirements of this instruction

3. USMC Component Program Manager. Headquarters Marine Corps (HQ USMC) Programs and Resources (RFL) is the Component Program Manager (CPM) for the Marine Corps and shall perform those duties as per reference (d). The CPM shall maintain oversight and management control of the USMC travel card program, shall provide liaison between the USMC and the card contractor, and shall provide training and guidance to APCs, Travel Administrators, and other personnel involved in the travel card program throughout the Marine Corps.

4. Commanders and Commanding Officers. Commanders and Commanding Officers (CO) are responsible for managing and monitoring their

travel card programs to include:

a. Appoint in writing an Agency Program Coordinator (APC), and, where required, an alternate APC, who shall be responsible for the overall program execution and management including day-to-day operations of the travel card program. Recommended guidelines for the assignment of unit APCs are as follows:

- (1) Assignment for a minimum of 1 year.
- (2) Assign at a rank or grade of E-6/GS-7 or above.
- (3) Assignment within the administrative organization, or in the case of the Reserve Forces, in the training department. Consideration should be given to the number of cardholder accounts and the frequency and length of official travel when determining if the APC should be assigned as a full time duty.

b. Ensure that the APC is part of the command's In-processing and Out-processing procedures for all personnel who transfer or separate.

c. Ensure that cardholders are advised that salary offset procedures may be implemented against them for collection of delinquencies that are 90 or more days past due. See enclosure (8) for the time line for delinquency actions.

d. Where feasible, ensure the APC is advised in advance of any travel orders issued to cardholders of the command.

e. Require the APC to provide a travel card program status update in person at least quarterly. The APC should report directly to the CO or Commander for program updates and to the appropriate supervisor for all other day-to-day program management and execution. The APC should review, at a minimum, delinquent account status including actions taken, percentage of delinquent accounts by dollar value, employees in salary offset, accounts recommended for closure due to non-use, and infrequent traveler accounts which have been deactivated.

f. Ensure the GSA "But I Didn't Know, Now I Do" pamphlet describing the travel card Do's and Don'ts is issued to all personnel with travel orders. This free pamphlet is available online on both the eBusiness and the GSA web sites. See enclosure (9) for the website addresses and enclosure (10) for this and other training sources.

g. Designate in writing those personnel who may authorize higher retail or ATM limit increases, above the default levels, to ensure that members who travel in high cost areas or areas that do not accept the travel card for payment have sufficient funds.

h. Encourage the use of Split Disbursement Option (SDO) procedures for, at a minimum, that portion of travel claim settlements related to transportation, rental car and lodging. Additional split disbursement information is available in enclosure (6).

i. Ensure all personnel have access to current travel claim forms (DD Form 1351-2) that include the split disbursement option block for completing their travel claims. See enclosure (11).

j. Ensure all personnel are provided required travel card training prior to being issued a travel card. Emphasis should be placed on proper and prohibited use of the card, the use of split disbursement, the need to pay bills on time, the imposition of late fees for late payments or returned checks, salary offset provisions, credit bureau reporting and administrative or disciplinary actions.

k. Include training on proper use of the travel card as part of the mandatory annual Standards of Conduct briefing to all employees and military personnel.

l. Review card usage quarterly and deactivate or cancel cards in cases where cards have not been used or where usage is so infrequent that the cardholder could be classified as an infrequent traveler.

m. Cancel a cardholder's travel card for documented fiscal irresponsibility.

n. Designate the Travel Card Program for Command Evaluation or Management Control Program review at least semi-annually. The internal review should focus on suspected improper use of the card and verify that all cardholder accounts are valid and properly assigned to the command.

o. Review the Commanding Officer's Top 10 travel card tips. See enclosure (12).

5. Agency Program Coordinator (APC). The APC is responsible to the CO for the overall program execution and management of day-to-day operations of the travel card program. APCs shall be familiar with references (a) through (d) and any applicable portions of the Joint Federal Travel Regulations (JFTR). APCs shall maintain files on all cardholder activity for check-in/check-out, Statements of Understanding (See enclosure (13), copies of documents, etc.) In addition APCs, shall perform the actions as listed in the APC Standard Operating Procedures (SOP), available on the DoN e-Business Operations Office website <http://www.don-ebusiness.navsup.navy.mil/>. A listing of the Major Command Hierarchy Level 3 APCs can be found in enclosure (14).

6. Individual Cardholder. The individual is responsible to comply with all travel card program policies to include:

- a. Complete the travel card application and DoD Statement of Understanding and obtain supervisor's signature as required. Notify the APC if a travel card is not received within 30 days of application.
- b. Notify command APC of any address changes.
- c. Immediately notify the APC of charge card cancellation, voluntary or involuntary.
- d. Notify the APC when transferring within DoD, separating or retiring, voluntarily or involuntarily. Cardholders are responsible for payment of any balance on their travel card account prior to separation or retirement.
- e. Immediately notify the card contractor in the case of a lost or stolen travel card, and notify the APC so that follow-up oversight can be conducted.
- f. Use the travel card ONLY in conjunction with authorized government travel expenses (e.g., lodging, rental car, airline tickets, etc.)
- g. Complete and submit travel claims within 5 days of completion of travel. See enclosure (8).
- h. Complete and submit an interim travel claim every 30 days when in a long term travel status. Reference (d) paragraph 030901 contains details.
- i. Make payment in full of the amount stated on the card contractor monthly billing statement upon receipt. Ensure all travel reimbursement payments are applied towards those charges made against the travel card during official travel.

7. Types of Individually Billed Accounts. Cardholders are responsible for payment in full of the amount stated on the monthly billing statement. The cardholder receives the billing statement directly from the card contractor to the address provided on the card application. Cardholders are responsible for notifying the unit APC and the card contractor of any contact information changes such as a new address. The two types of Individually Billed Accounts (IBA) that are issued:

- a. Standard Card. Standard cards are issued with a credit line as agreed to by the card contractor and DoD. The APC may raise the overall credit line and ATM cash limit with supervisor's approval to meet mission requirements. A standard card held by an infrequent traveler may be

activated/deactivated as required. Details are contained in enclosure (1).

b. Restricted Card. Restricted cards may be issued to personnel by the card contractor based on credit check information. If an applicant declines a credit check, a restricted card is issued automatically. Commanders may also direct issuance of restricted cards when deemed appropriate. The restricted card has a lower credit line/ATM limit than a standard card and is only activated for periods of official travel. The APC should activate a restricted card prior to travel and deactivate it upon completion of travel. The APC can request increased spending limits up to the standard limit when required based on mission requirement and duration of travel. See enclosure (1).

8. Mission Critical Travel Status. By paragraph 030901A, reference (d), the APC is authorized to notify the card contractor to advise and ensure that cardholders in Mission Critical Travel Status will not have their cards deactivated, despite balances in the various delinquency stages. The organizational APC or CPM determines Mission Critical status. While in this category, individual travel charge cards shall not be suspended or canceled. Should there be outstanding bills, they shall be settled before the end date of the Mission Critical status. If the outstanding balances are not settled before the Mission Critical end date, the cardholder's card will be immediately suspended or canceled with all late fees and collections fees being applied at that time. The end date shall be calculated as the date that the cardholder is scheduled to return plus a 45-day administrative period. (The 45-day period includes 5 days to file travel claim, 30 days to receive reimbursement and 10 days for the card contractor to receive and process payment. The mission critical period, including the 45-day administrative window, may not exceed 180 days.)

a. Reasons for Mission Critical Status. Mission Critical status shall only be authorized for the following reasons:

- (1) The cardholder will be engaged in activity in a remote location that would preclude him/her from filing an interim voucher.
- (2) The cardholder is in an area where a pay activity is not available for him/her to file an interim voucher, and mailing an interim voucher is unfeasible due to operational limitations.
- (3) The cardholder is unable to file a voucher due to the nature of his/her mission; i.e. the mission precludes him/her from being identified as a government employee.

b. Requests for Mission Critical Status. Mission critical status must be requested before the account reaches 60 days past due and should be requested anytime before then

including current accounts. Mission Critical travel should normally be identified prior to the traveler's departure. The CPM or APC will provide the card contractor representative a start and end date for mission critical status. The end date will incorporate the date the cardholder is expected to have completed his/her mission plus a 45-day administrative period, not to exceed 180 days total. Once the end date is reached, all penalties to include card suspension/cancellation, as well as any fees or penalties associated with account delinquency will be applied.

c. Account Status during Mission Critical Travel: During the time period that an account is in mission critical status, the card contractor will not execute collection calls to the account holder or implement any delinquency action such as suspension or cancellation, or assess any late fees. The card contractor will, however, continue to send billing statements and delinquency letters to the account holder's address of record to preserve the right to implement delinquency actions should payment not be received prior to the end of the mission critical exemption period. Delinquency letters received only during a mission critical status should be ignored.

Chapter 3 CBA Management Procedures

1. Establishing Centrally Billed Accounts. Commands requesting Centrally Billed Accounts (CBAs) must forward the request to the CPM in accordance with reference (d). For an overview of the CBA reconciliation/validation process timeline see enclosure (15).

a. Account Types. The Government guarantees payment of CBA charges, and payments are subject to the provisions of the Prompt Payment Act. CBAs are issued to DoN commands to be used for the following reasons:

(1) Official Transportation. CBAs, other than Command Accounts, are issued to DoN Passenger Transportation Offices (NAVPTOs) to purchase airline, bus, and rail tickets. These purchases are made through a Commercial Travel Office (CTO), which acts as an agent for the NAVPTO. Accounts can be set up in two different ways:

(a) NAVPTO Accounts. NAVPTO accounts, Centrally Billed Accounts, are utilized to pay for transportation charges for more than one activity. Charges are consolidated under one master account.

(b) Command Accounts. Command accounts are CBAs established for commands/activities with a large volume of travel. Only charges for the respective activity are to be charged to the account by the NAVPTO. Account management and reconciliation will be performed by command Designated Billing Office (DBO).

(2) Unit Travel Cards. Unit Travel Cards are issued to commands that have large groups of personnel traveling together. See paragraph 030504b, reference (d). Unit cards will be used only when it is cost effective and deemed in the best interest of the mission. DoD policy is to minimize the issuance of unit cards and maximize use of individual cards.

b. Account Establishment. Requests for Transportation Accounts and Unit travel cards must be submitted to the CPM in writing on command letterhead.

2. Major Command Actions. Commanders or Directors shall designate Travel Coordinators to receive, review, and

identify corrections to the accounting data associated with the monthly card contractor CBA invoices.

APPENDIX A DEFINITIONS

Abuse. Considered to be the willful misuse of the travel card on a continuous basis, even though the account may be current and paid on a regular basis.

Agency Program Coordinator (APC). The individual designated by the CO to execute the GTCC Program on behalf of the command. APCs are responsible to the CO for GTCC execution and are under the oversight of the Navy, or USMC, Component Program Manager (CPM).

ATM Withdrawal. A cash travel advance obtained through the use of the travel card at an automated teller machine.

Billing Cycle. A month-long period which begins and ends on the 17th of each month for Navy and the 26th of each month for the Marine Corps Individually Billed Accounts (IBA) and on various days of the month for Centrally Billed Accounts (CBA).

Canceled Card. A travel card is canceled as a result of abuse or misuse, or at the request of an APC following individual transfer, separation, or employment termination. Once an account is canceled, reinstatement may be made only when: (1) the account is paid in full and (2) the commander or director sends written correspondence to the card contractor requesting reinstatement.

Card. The Government-sponsored, contractor-issued travel card provided to authorized personnel in order to fund official government travel. The travel card is a charge card, NOT a credit card and therefore the balance must be paid in full within 30 days of the billing date.

Cardholder. Individual that has applied for and has received a travel card.

Card Contractor. The card company contracted by the General Services Administration (GSA) on behalf of the Federal Government to provide the travel card in support of the GTCC Program. Currently, Bank of America is the card contractor for the task order issued by DoD under the GSA Smart Pay master contract.

Centrally Billed Account (CBA). CBAs are Card accounts, which are billed to a unit or organization rather than an individual. "Cardless" CBAs are issued to transportation offices to procure transportation (airline, bus, and rail) services. A variant, called "unit card", is issued to units for cases where use of the individual card is not practical, and is normally issued in selected individuals' names with

unique account numbers to aid reconciliation. The government is liable for all charges on CBAs.

Certifying Official. A Government official designated in writing, responsible for certifying that charges on a CBA invoice are valid and proper for payment.

Charged-Off Account. Travel card accounts are charged-off when the outstanding balance exceeds 210 days past-due status. Charged-off accounts must be written-off by the card contractor in accordance with banking regulations and may be referred to collection agencies for recovery.

Component Program Manager (CPM). The CPM establishes overall guidance for APCs and cardholders within DoD guidelines and is responsible for management of the GTCC Program. The Navy CPM is the DoN eBusiness Operations Office. Headquarters Marine Corps Programs and Resources (RFL) is the CPM for the Marine Corps.

Commercial Travel Office (CTO). A commercial activity providing the full range of commercial travel reservations and ticketing services under contract with the government.

Credit Limit. The maximum amount in dollars available to be charged to the travel card. This limit is variable depending on travel requirements. Enclosure (2) contains details on dollar limits.

Credit Line. The amount in dollars approved for a cardholder's travel expenses. Total credit line is equal to the sum of retail, travel, and ATM credit limits. A credit line will decrease when charges are made against it and replenish as payments are made back to the card account. Enclosure (2) contains details on dollar limits.

Cycle Date. See IBA Billing Cycle.

Deactivation. A travel card is placed in an inactive status by the APC when the traveler is not in a travel status. The card is not canceled and can be reactivated by the APC either electronically using EAGLS or through card contractor customer service. Shortly before the traveler is scheduled to depart, he/she should notify the APC who will initiate reactivation with the card contractor.

Delinquency. An individual is considered delinquent whenever his/her card contractor bill is not paid in full prior to 30 days from the statement billing date.

Deployment, Group, or Unit Travel. Temporary Duty (TDY) of groups of people together, including units traveling in support of peacekeeping, disaster relief, and combat

missions. It also includes field or maneuver training and sea duty when troops involved are not permanently assigned to a ship.

DFAS. Defense Finance and Accounting Service - Arlington. DFAS is the Travel Card Program Management Office (TCPMO) for Department of Defense.

EAGLS. Bank of America (BoA) Electronic Account Government Ledger System (EAGLS) is a secure, web-based tool that provides a quick and easy way for APCs to manage the travel card program. EAGLS has numerous "canned" reports which the APC can generate which will help to identify misuse or abuse of the travel card.

Electronic Funds Transfer (EFT). Payment method wherein funds are electronically sent directly to an individual's designated financial institution account from a paying office.

Government Card Services Unit (GCSU). The GSCU is the Bank of America's help desk for cardholders and APCs. It operates 24hrs a day. For CONUS call 1-800-472-1424 or OCONUS call collect 757-441-4124. This number is located on the reverse of the Card. For APCs only 1-800-558-0548 or OCONUS call collect 757-441-4022 (7am- 9pm EST Monday-Friday) EMAIL: gcsuac@bankofamerica.com.

Government Card Services Unit Technical Help Desk. Call for assistance regarding EAGLS assistance 888-317-2077. EMAIL: gcsuthd@bankofamerica.com or access via the World Wide Web at: www.gcsuthd.bankofamerica.com

Hierarchy Level (HL). The card contractor has established a Hierarchy Level (HL) structure for program management purposes. The hierarchy structure has eight levels. Currently, both Navy and Marine Corps utilize seven levels. A seven-digit number identifies each HL. The DoD program manager (DFAS) is HL1 (0000001), the Navy CPM is HL2 (2000002), and the Marine Corps CPM is HL2 (2000003). Each Major Claimant is assigned its own unique HL3 number and each subordinate command will have unique HL numbers assigned to them. A list of Navy HL3 commands is contained in enclosure (14).

Individually Billed Account (IBA). The travel card issued to an individual traveler. Traveler is responsible for paying the account.

IBA Billing Cycle. A month-long period in which a billing statement is issued. The card contractor billing statements are normally generated on or about the 17th of the month for the Navy and on or about the 26th for the USMC.

Merchant Category Codes (MCC). Four digit codes used by the card network to describe the merchant type. DoD has had a number of non-travel related codes closed to reduce inappropriate use of the card. If a cardholder uses the card at a merchant with a closed MCC the transaction will be denied.

Mission Critical Travel. Mission Critical Travel is defined as travel performed by Government personnel under competent orders who experience mission related circumstances that **preclude** the filing of interim vouchers and perform duties that, through no fault of their own, may prohibit the prompt payment of their outstanding travel card balances.

Misuse. Card use (charges, ATM withdrawals) outside authorized parameters (e.g., charging a gift for one's spouse while TDY, drawing an ATM advance while not on or preparing for official travel) even if the account is kept current.

Official Government Travel. Travel conducted under authorized, written travel orders for official government business.

Permanent Change of Station (PCS). Travel conducted when being permanently moved from one duty station to another under orders.

Program. The Government Travel Charge Card Program (GTCC).

Program Management Office (PMO). Refers either to DFAS (DoD Travel Card PMO), DoN eBUSOPSOFFINST CPM, or HQ USMC CPM program offices.

Quasi-Generic Card. A Travel Card without the imprint, "U.S. Government, For Official Travel Use Only", provided at APC request for security reasons. Paragraph 030501A, reference (d), contains details.

Rebate. The monies returned to the DoN by the card contractor based on usage (charges only) and performance (timeliness of payment).

Reduced Payment Plan (RPP). Payment agreement between the card contractor and the cardholder for past due accounts that have not been identified for collection through salary offset.

Salary Offset. Automatic deduction or involuntary allotment established to deduct payment from a cardholder's pay account for past due balances. See enclosure (3).

Split Disbursement. Under the SDO, a DoN traveler using the travel card for official government travel may elect to have some portion of their travel claim reimbursement paid directly by Defense Finance and Accounting Service (DFAS) to their travel card account via Electronic Funds Transfer (EFT). See enclosure (6) for more information.

Standard Document Number (SDN). A number assigned to a document that uniquely identifies it from all other documents.

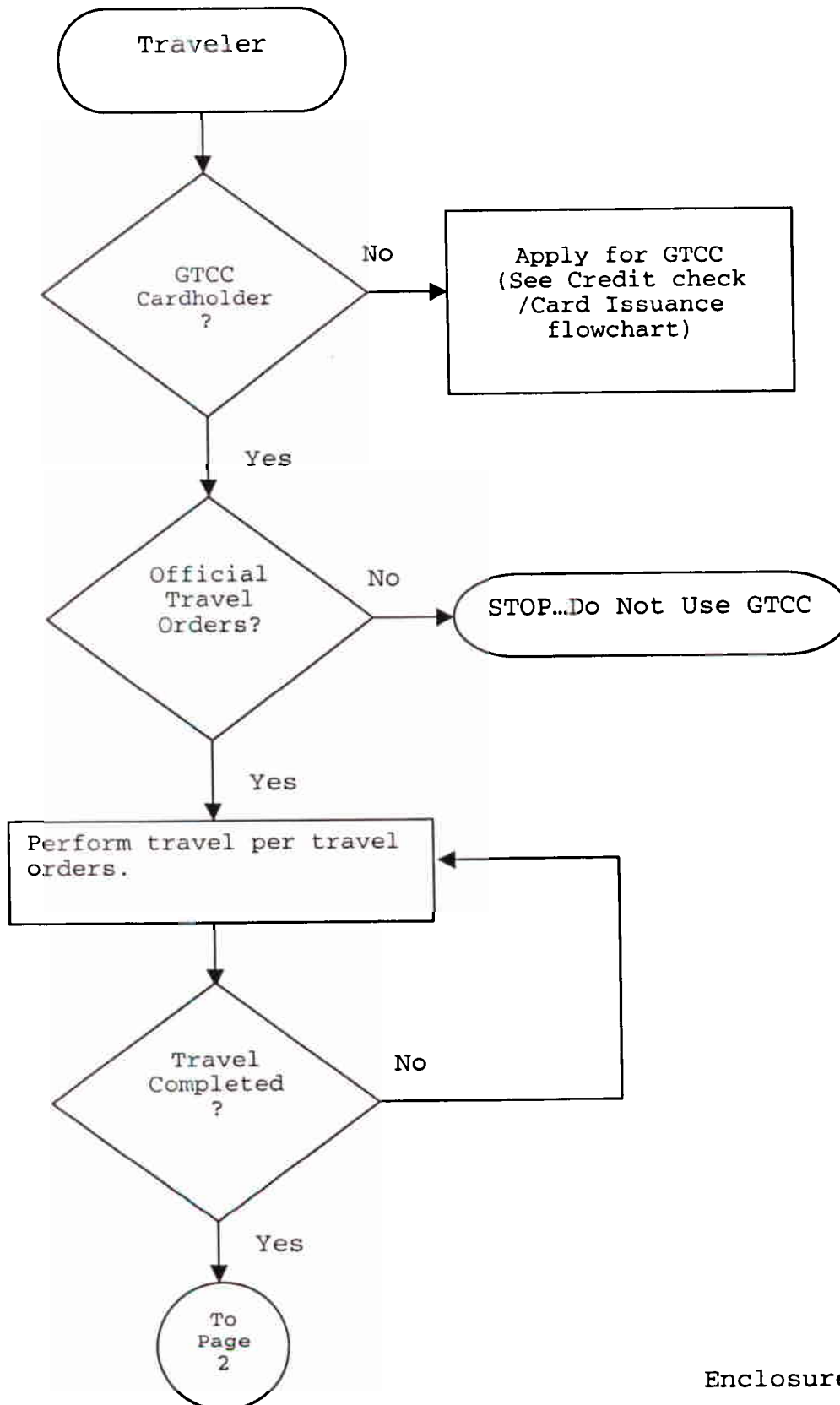
Suspended Card. A travel card will be suspended when the account is 60 days past due. A suspended card is rejected when use is attempted, but it is not considered canceled. The respective APC, CPM, or card contractor may suspend cards at any time, when an account is delinquent or misuse is suspected.

TCPMO. Travel Card Program Management Office. DFAS HQ is the GTCC program manager for Department of Defense.

Temporary Duty (TDY/TAD). Official government-ordered travel conducted away from the permanent duty station. Includes Temporary Additional Duty (TAD) and Temporary Duty (TDY).

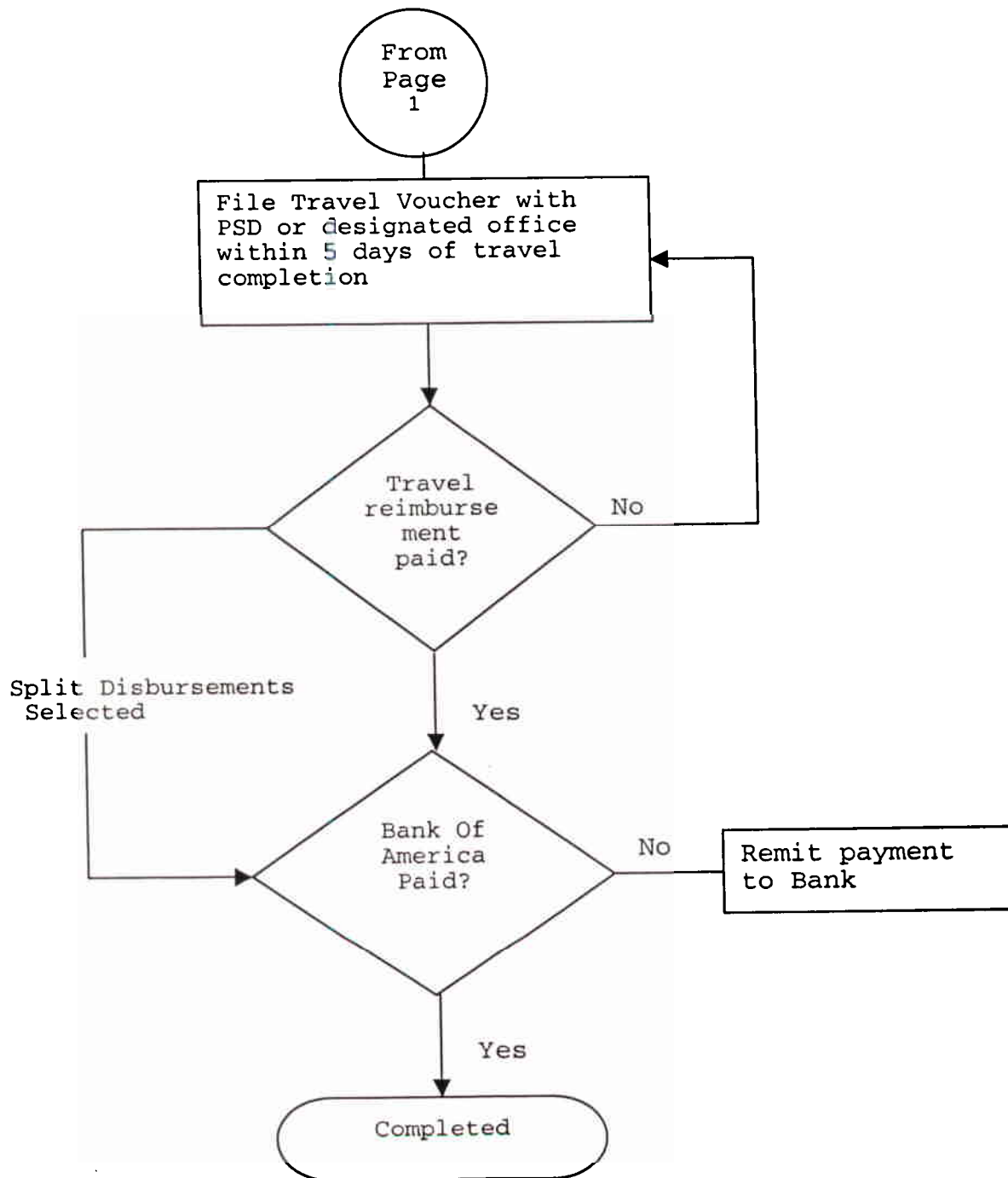
Travel Order. Authorized, written orders directing the performance of funded travel. Includes verbal orders when confirmed by authorized, written orders.

Unit Card. See Centrally Billed Accounts.

**INDIVIDUALLY BILLED ACCOUNT - IBA
CURRENT PROCESS**

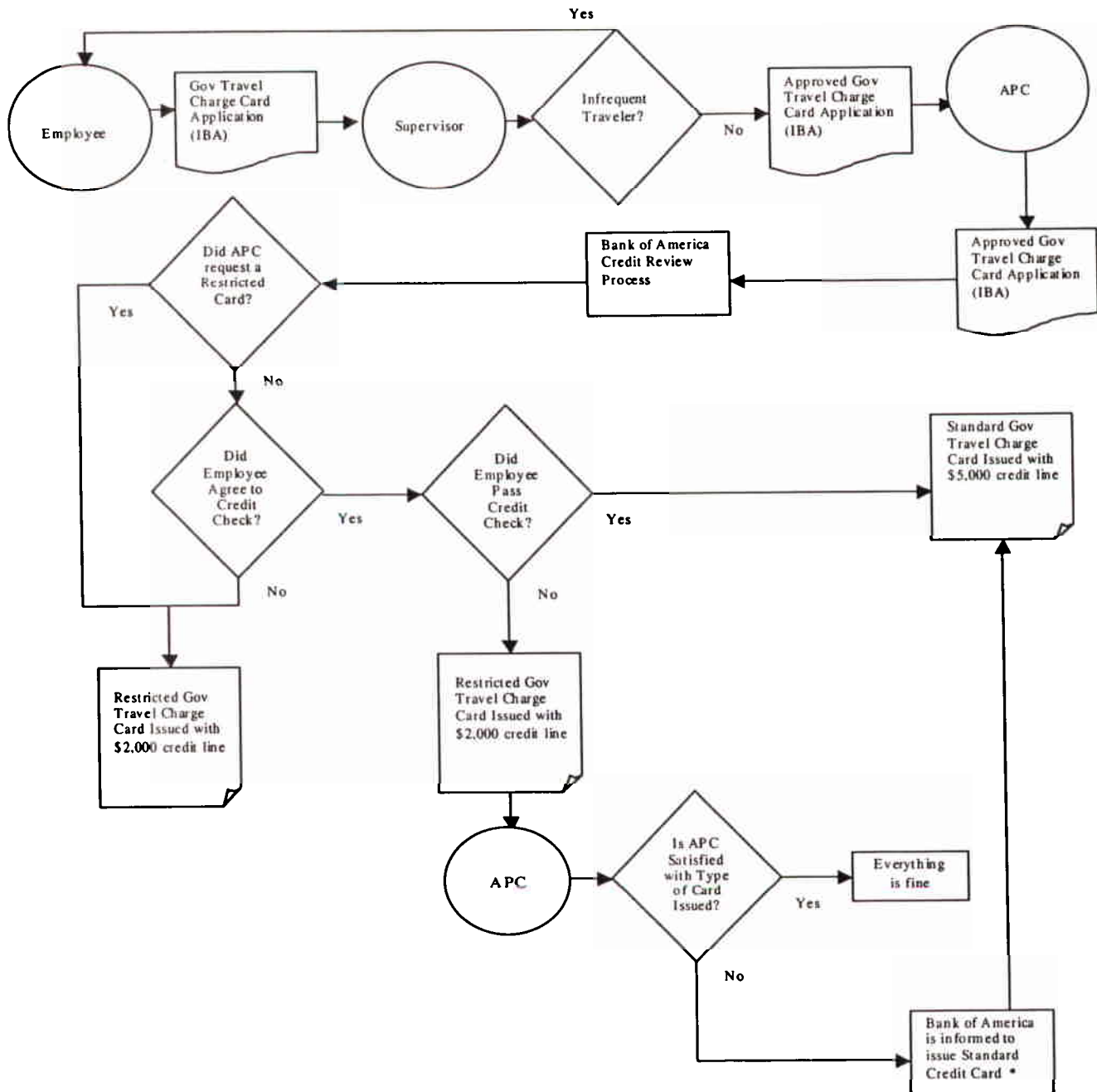
Enclosure (1)

**INDIVIDUALLY BILLED ACCOUNT - IBA
CURRENT PROCESS**



Enclosure (1)

CREDIT CHECK AND TRAVEL CARD ISSUE



Enclosure (1)

TRAVEL CARD LIMITS AND APPROVAL AUTHORITY LISTING

STANDARD	DEFAULT	APC	CPM	TCPMO
Credit Line (1)	\$5,000	>\$5,000 (2)	>\$5,000 (2)	>\$5,000 (2)
Cash	500	2,000	> 2,000	> 5,000
Retail	250	500	1,000	> 1,000
RESTRICTED	DEFAULT	APC	CPM	TCPMO
Credit Line (1)	2,000	5,000 (3)	5,000	5,000
Cash	250	250	500	500
Retail	100	100	200	250

Notes:

(1) Credit line amounts reflect the total authorized credit line of the GTCC. The value includes: Cash (ATM) value, plus retail value, and the remaining value for travel expenses (i.e. rental car, lodging and meals). Increasing ATM and/or retail limits does not automatically increase the total credit line on the account.

(2) With supervisor's written approval, an APC can raise credit limits to meet mission requirements when supported by competent orders. The card contractor's GCSU may inquire if orders have been issued to raise limits above those set forth under these guidelines. Orders need not be provided to the card contractor.

(3) Credit lines on restricted cards may be raised by an APC to meet mission requirements with supervisor's written approval, not to exceed the default credit line for a standard card, i.e., \$5,000.

Enclosure (2)

REDUCED PAYMENT PLAN (RPP) AND SALARY OFFSET PROCEDURES

The Bank of America (BOA) administers the Department of Defense Travel Card program and has experienced a high delinquency rate from both military and civilian employees of the Department of Defense. The following is the process, including high-level process flow chart, which will be used to collect these debts.

1. Reduced Payment Plan Option. The Reduced Payment Plan is an available option for cardholders at 90 days past due in lieu of salary offset. The account has not been sent to a collection agency or salary offset procedures are not yet initiated. The following are requirements of the RPP for individually billed accounts:

- a. A written agreement is required. The form is available at the GCSUTHD website www.gcsuthd.bankofamerica.com.
- b. The following fees are required:
 - (1) \$45 set up fee.
 - (2) 3 late payment fees of \$29 each.
 - (3) \$10 monthly maintenance for the duration of the plan.
- c. The first three payments are made as pay-by-phone, wire, mail or on-line banking.
- d. Remaining payments may be paid by allotment.
- e. Account will be aged current after 3 payments are made.
- f. A graduated payment schedule will be established with \$100 as the monthly minimum. No time limit will be established for repayment.

2. Salary Offset. If default occurs in RPP, salary offset will be automatically initiated.

After undisputed debts to the card contractor become 90 days delinquent, the card contractor will send one additional letter to the debtor notifying them of pending actions. This letter will notify the debtor that, unless payment is received within 30 days, salary offset will commence. This letter will contain all legal wording that satisfies the due process requirements prior to initiating salary offset (see enclosure (4) for a sample letter). To be included in the letter will be wording for the delinquent cardholder to immediately notify their travel pay/liaison office (the office the traveler submitted the travel voucher to) if they have not been reimbursed for the associated travel for which they filed a travel voucher. The Travel and Transportation Reform Act of 1998, reference (a), mandates that, "deduction from pay owed an employee may occur only after reimbursement of the employee for the expense of the Government travel".

If the Agency Program Coordinator finds upon research that the traveler has not been reimbursed for travel expenses or that the time for filing a travel claim has not passed, the card contractor shall be contacted immediately by the APC to stop the salary offset process for that portion of the delinquent debt.

travel".

If the Agency Program Coordinator finds upon research that the traveler has not been reimbursed for travel expenses or that the time for filing a travel claim has not passed, the card contractor shall be contacted immediately by the APC to stop the salary offset process for that portion of the delinquent debt. The card contractor will retain these due process letters in some retrievable form in order to prove due process if the debtor disputes the debt and requests a hearing. The Agency Program Coordinator shall inform the debtor's chain of command of the pending salary offset so that discussions of the debt can take place. The card contractor currently generates several delinquency reports at various points in the delinquency cycle. These reports are available for the Agency Program Coordinators (APC) at each site, and need to be effectively used to reduce the number of delinquent accounts.

When the debt becomes 120-days delinquent the delinquent Government charge card is systematically canceled by the card contractor, and current card contractor policy is not to reinstate it even if the debt is eventually paid. If the debt is paid prior to the 120-day point, the card is reinstated. If the debt is not disputed, paid, or arrangements made for an installment agreement (Reduced Payment Plan, or RPP) within the 30-day period following the final debt letter, the salary-offset process will be initiated.

At this point the card contractor will forward the delinquent debts to the Salary Offset Project Office (DFAS-AHADC/CL). The undisputed 120-day old delinquent accounts on the file will contain all charges regardless if they relate to an official travel document or not. Five files per month will be forwarded from the card contractor for salary offset based on their billing cycles. The Salary Offset Project Office (DFAS-AHADC/CL) will then compare the card contractor delinquent debtor file against the Pay Locator File System (PLFS) to determine which pay system each debtor is being paid from. Debtors which reject during this process (i.e. are no longer on the payroll) will be returned to the card contractor immediately for their continued collection action or write-off. The records that match will be forwarded once a month to the appropriate pay center. For accounting and reporting purposes, the file forwarded to the pay centers by the Salary Offset Project Office (DFAS-AHADC/CL) will identify the card contractor debts by the use of a pseudo agency code, TC for pay systems requiring two digits and TC01 for 4 digit requirements.

Enclosure (3)

Collections on the debts will be returned from the pay system directly back to the card contractor. Files listing the collection transactions by SSN will be provided to the Salary Offset Project Office (DFAS-AHADC/CL) for each collection file so they can monitor amounts collected and remaining debt balances. The maximum offset that can be taken on these debts is 15% of monthly disposable income. In an effort to implement the program as rapidly as possible, current methodology available for each pay system will be used to forward the collections back to the card contractor. The goal is to standardize the process electronically as soon as the changes can be made.

A statement is added to the military/civilian Leave and Earning Statement (LES) notifies the debtor that the deduction from their salary is due to a Bank Of America Travel Card debt, and provides the card contractor "800" number for the cardholder to contact with any questions.

Once the debts are forwarded to DFAS for salary offset, if any additional payments are received at the card contractor from the delinquent account holder that result in an overpayment, it will be the responsibility of the card contractor to provide the refund. Debts that are referred for salary offset collection by the card contractor where offset is not available, i.e. a military or civilian cardholder has separated will be returned to the card contractor for their collection actions.

The debt balances during the salary offset process will be managed by the Salary Offset Project Office (DFAS-AHADC/CL). If for any reason, changes to the debt balance occur, the card contractor will immediately coordinate these differences with the Salary Offset Project Office (DFAS-AHADC/CL). Additionally, when the salary offsets taken are drawing the balance owed close to zero, the Salary Offset Project Office (DFAS-AHADC/CL) and the card contractor will coordinate account balances to ensure they agree so the offsets can be stopped at the appropriate time.

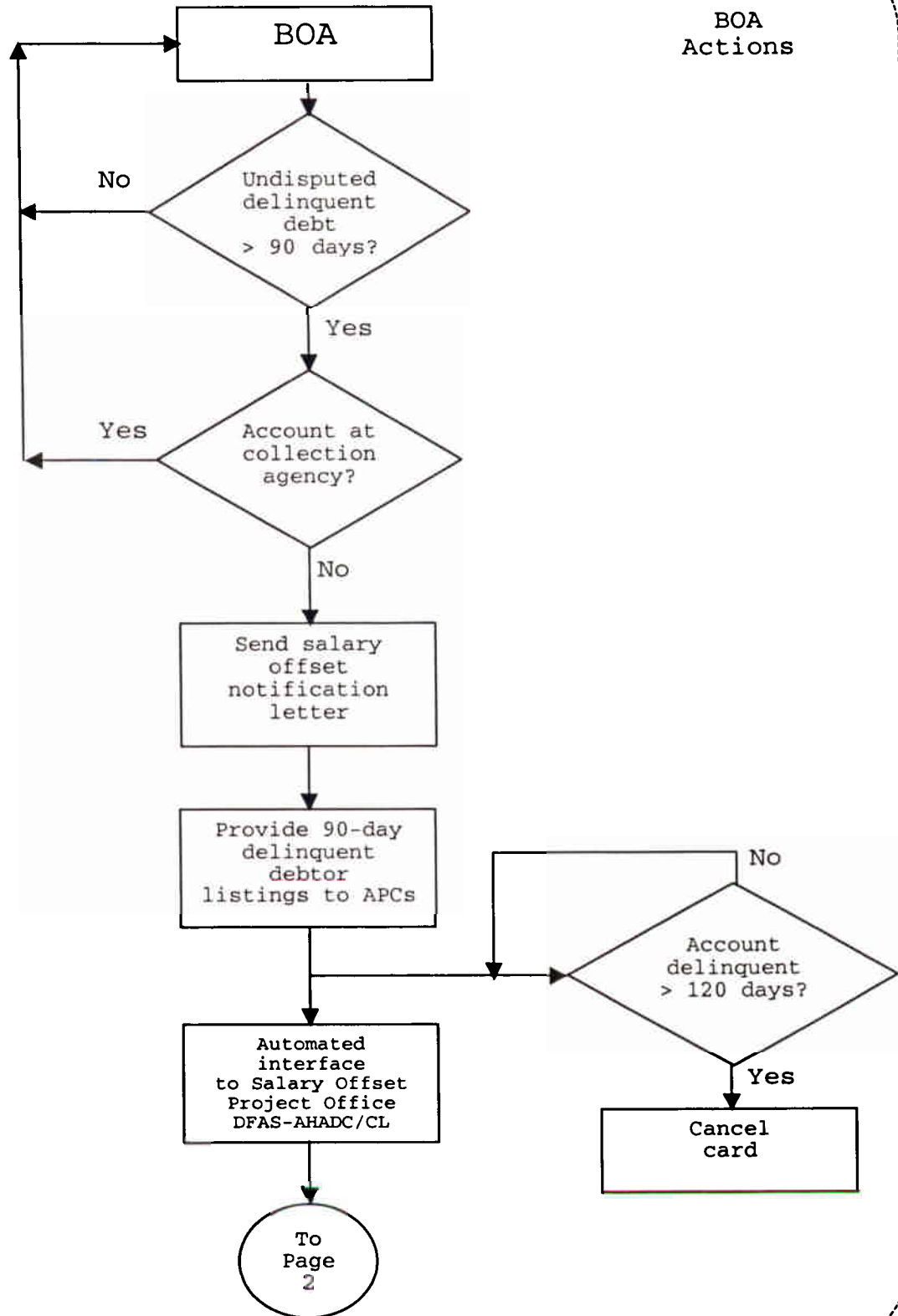
Any inquiries or disputes regarding the debt and the demand notice that are received prior to forwarding the debt to DFAS for collection, will be handled and resolved by the card contractor. Once the debt has been referred to DFAS, if the employee notifies DFAS that due process was not received and disputes the debt, the debt will be returned to the card contractor for further action on the dispute and new due process notification. If the debtor wants to negotiate an installment agreement (RPP), the agreement must be made with the card contractor. The card contractor will immediately notify the Salary Offset Project Office (DFAS-AHADC/CL) so salary offset can be stopped until the inquiries, disputes, or installment agreements are finalized. If agreements regarding disputes of the validity of the debt cannot be resolved between the debtor and the card contractor, they will be forwarded to the DFAS Debt and Claims Management Directorate (DFAS-PO/DE) and resolved through the hearing process.

Enclosure (3)

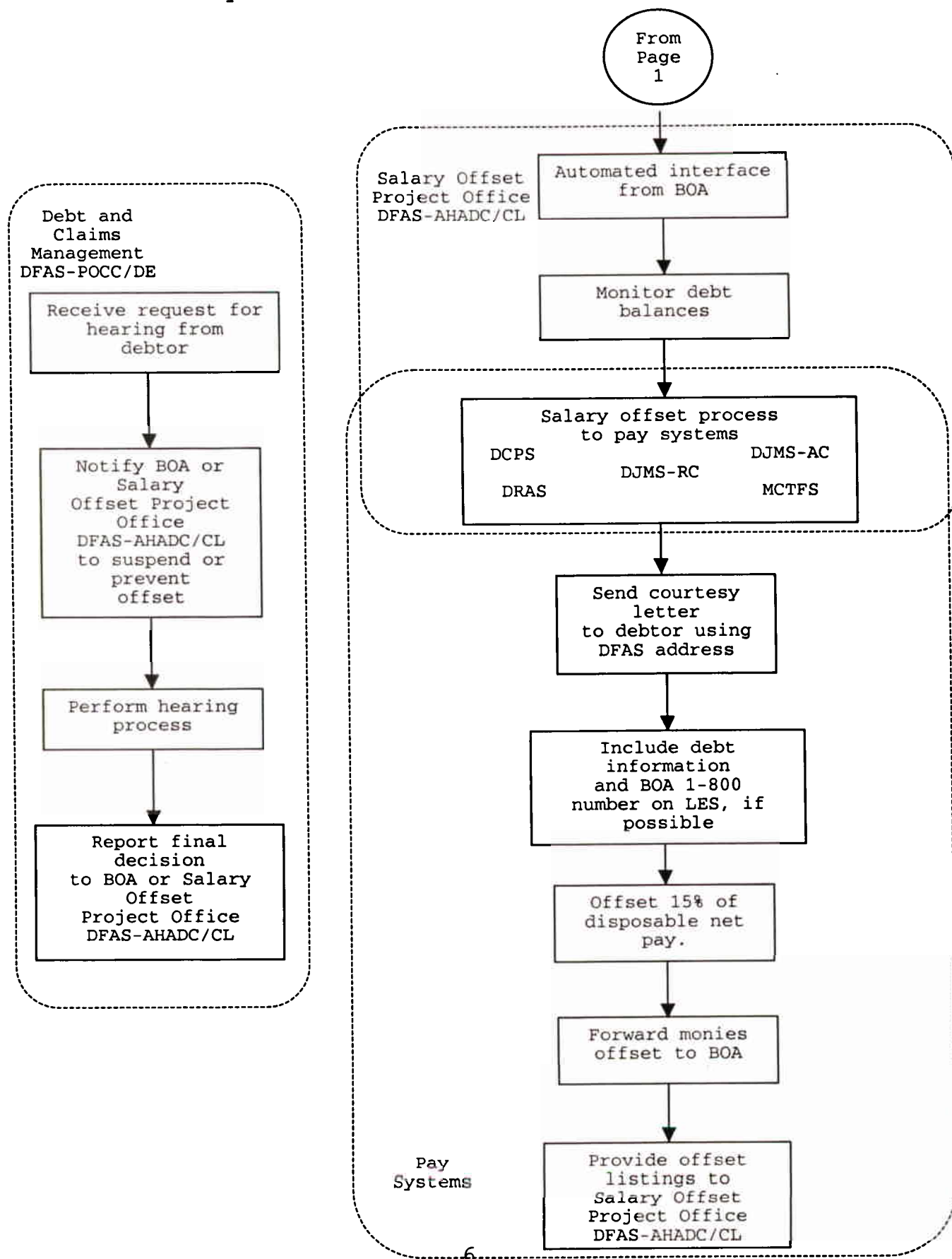
Debt hearings are one of the due process rights of the debtor. If the debtor wishes to request a hearing, documents to be submitted will be available by contacting the card contractor or pulling the required forms from a designated card contractor website. Debt hearings when requested by the debtor will be the responsibility of the DFAS Debt and Claims Management Directorate (DFAS-PO/DE). Any debtors requesting a hearing must complete the required documents (see Enclosure (4)) and forward to DFAS-POCC/DE. Upon receipt DFAS-POCC/DE will immediately contact the card contractor and/or the Salary Offset Project Office (DFAS-AHADC/CL) to suspend the debt until the hearing is completed. To perform the hearing DFAS-POCC/DE will require documentation from the Travel Pay/Liaison office and/or the card contractor. This documentation will include due process letters, copies of any cardholder disputes and resolutions, and details of delinquent credit card charges. This documentation will be forwarded to DFAS-POCC/DE within 30-days of the request. Final decisions on the hearing will be provided back to the debtor and the card contractor/Salary Offset Project Office (DFAS-AHADC/CL) for appropriate action.

Enclosure (3)

Salary Offset Process Flow Chart



Salary Offset Process Flow Chart (continued)



SAMPLE SALARY OFFSET NOTIFICATION LETTER

Bank of America.



Government Card Services
PO Box 53139, Dept. 1921
Phoenix, AZ 85072-3139
Acct. 4444333322221111

December 4, 2000

John Q. Customer
Customer Address
Anytown, USA
31902-1218

Balance	\$1,234.56
Amt. Past Due	\$1,234.56

Dear John

Your Government Travel Charge Card account is over 90 days past due and is scheduled to be canceled and submitted to the Defense Finance and Accounting Service for involuntary salary offset. You have been identified as receiving pay from a Department of Defense military or civilian department, and your chain of command has been notified of your continuing delinquency.

As a result of the continued delinquency on this account and in coordination with the Department of Defense, this is a one-time demand for voluntary full payment within 30 days of the date of this letter. Send check or money order for the Amount Past Due (as shown above) to the following address: Bank of America, P.O. Box 53139, Phoenix, AZ 85072-3139, or call 1-800-863-5258 for a "check by phone" payment. If you have not received reimbursement from a properly submitted travel voucher, notify your immediate supervisor and contact your travel pay/liaison office (the office you submitted your travel voucher to) immediately.

If you are financially unable to make full payment and wish to enter into a written agreement with Bank of America to make voluntary monthly payments, immediately contact Bank of America at 1-800-863-5258 to arrange a repayment schedule. Should you default on such agreement before your undisputed balance is paid in full, the unpaid balance will be submitted for immediate involuntary offset against your federal salary without any additional due process notification.

If this debt is not paid within 30 days, or if the payment is returned for any reason:

- We will ask your employer to deduct payments from your federal salary to satisfy account balances that are not in dispute.
- In accordance with the GSA SmartPay™ Master Contract, related DoD Task Order, and cardholder Agreement the following fees will be assessed:

Enclosure (4)

- \$45 administrative fee associated with the costs for administering salary offset, delinquency and collection, and 3 additional late fees will also be assessed on your account. After three consecutive payments your account will be aged to a current status (but will not be reinstated) as long as salary offset collection continues uninterrupted.

Collection of the delinquent amounts and assessed administrative fees is being accomplished under the Travel and Transportation Reform Act, Public Law 105-264, October 19, 1998, and 41 C.F.R. Parts 301-54 and 301-76. This letter constitutes the due process notification required by law. Deductions of 15% of your disposable pay will begin in about 45 days unless you pay the balance in full or arrange alternative settlement options with Bank of America within 30 days of the date of this letter. If you have already paid the debt or believe the debt is invalid, contact Bank of America immediately at toll free 1-800-863-5258.

You have the right to:

- Inspect and copy records related to your debt.
- Request, in writing, a hearing concerning the amount and validity of the debt or the amount of involuntary deductions. To request a hearing, complete a petition for hearing (Form available from <http://www.gcsuthd.bankofamerica.com> or by calling 1-800-472-1424) and send appropriate documents and information to: DFAS-POCC/DE, 6760 E. Irvington Place, Denver CO 80279-7100. Debtor hearing responsibilities are contained in the Department of Defense Financial Management Regulation, Volume 5, Chapter 30, section 300408. This reference can be provided by your administrative office or can be viewed on line at <http://www.dtic.mil/comptroller/fmr>.

At Bank of America, it is our goal to provide the highest level of customer service while insuring our customers honor their debts. If you have any questions or if we may be of assistance, call our office at the toll-free number listed above.

Sincerely,

Joe Sender
Bank of America
Government Card Services
Worldwide, Toll-free: 1.800.472.1424
TTY/TDD: 1.800.672.0779

Enclosure (4)

**DFAS INFORMATION CONCERNING
PETITION FOR HEARING**

Under the Debt Collection Act of 1982, you have the right to request a hearing for the following reasons: to contest (1) the validity of the debt; (2) the amount of the debt; or (3) the amount of our proposed offset schedule. In order to request a hearing, you must complete and submit the enclosed Petition for Hearing with required documents indicated in the petition. The only documents to be considered at a hearing are documents that you submit with your Petition for Hearing and those submitted by the Department of Defense and Bank of America (BOA). Additional documents will be considered only if you demonstrate that they could not have been discovered by due diligence on your part prior to the required submission date. Your timely Petition for Hearing will stay debt collection proceedings including accrual of interest, penalties and administrative charges until the hearing official issues a decision.

If you fail to appear at a scheduled oral hearing, you may further petition the Department of Defense and show good cause for failure to appear. If a hearing official determines that you had good cause for failure to appear, a hearing will be held. Otherwise, you are deemed to have forfeited your right to a hearing.

A hearing may be a paper hearing consisting of the debt documentation submitted by yourself, the Department of Defense, and the BOA. A hearing may also be an oral hearing with a representative of the Department of Defense, yourself, you're representative if you elect to have one and witnesses present. The Department of Defense will determine whether your case warrants a paper or oral hearing. Oral hearings are not required and will not be granted unless: (1) a statute authorizes or requires the Department of Defense to consider waiver of indebtedness, you may request waiver of the indebtedness, and the waiver determination depends on an issue of credibility or veracity; or (2) you request reconsideration of the indebtedness and the Department of Defense determines the indebtedness cannot be resolved by review of the documentary evidence. For example, when the validity of the debt depends on an issue of credibility or veracity.

Enclosure (5)

DEFENSE FINANCE AND ACCOUNTING SERVICE
DENVER CENTER ATTN: DFAS-POCC/DE
6760 E IRVINGTON PLACE
DENVER, CO 80279-7100

NAME OF DEBTOR: «MembersName»

SSAN: «AccountNumber»

AMOUNT OF DEBT: \$«PrincipalAmount»

DATE OF NOTICE:

I request a hearing for the following reason(s)
(check as applicable)

- (1) ___ to protest the validity of the debt
- (2) ___ to contest the amount of the debt
- (3) ___ to contest the terms of the deduction schedule
proposed by the Department of Defense

If you are requesting a hearing to contest the validity or
amount of the debt, you must enclose the following with this
request:

(1) A statement of the reason(s) why you believe the
Department of Defense's or Bank of America's determination
of the validity and/or amount of the debt is erroneous
including a complete description of the facts, evidence, and
a summary of testimony of any witnesses which you believe
support your belief.

(2) Copies of any pertinent records you wish to have
considered at the hearing if they differ from those records
previously provided to you by the Department of Defense or
the Bank of America.

If you are requesting a hearing to contest the terms of the
deduction schedule proposed by the Department of Defense, (3)
above, you must enclose the following with your request:

(1) Your proposed alternative deduction schedule, i.e.
how much you can repay each month.

(2) The enclosed Department of Justice Form OBD-500B,
Financial Status.

(3) Copies of any records you wish to be considered at
the hearing if they differ from the records previously provided
by the Department of Defense or the Bank of America.

Signature of Debtor

Date

Enclosure (5)

SPLIT DISBURSEMENT OPTION (SDO)

Split disbursement is an effective tool to reduce delinquency rates and to simplify the traveler's payment of their travel card account. Commanders, Commanding Officers and Officers In Charge should ensure that the SDO policy is promulgated to all travel card cardholders and Agency Program Coordinators (APCs) under their purview. The use of SDO by cardholders should be strongly encouraged by Commanders/CO's/OICs as the preferred method of travel card account payment.

DON travelers shall use the travel card to charge expenses for lodging, transportation and rental car where the providing merchant accepts the travel card. Under the SDO, a DON traveler using the travel card for official government travel may elect to have some portion of their travel claim reimbursement paid directly by Defense Finance and Accounting Service (DFAS) to their travel card account via Electronic Funds Transfer (EFT). Under SDO, any charges can be sent to the traveler's charge card account and the remainder of the expenses claimed on the travel claim reimbursement form (DD 1351-2) will be sent by DFAS via EFT to the traveler's designated financial institution. The cardholder should specify the SDO amount on the DD 1351-2 to be paid to the card contractor by DFAS. The cardholder should, at a minimum, total the lodging, transportation and rental car charges as the SDO amount.

Command APCs should coordinate with the servicing Personnel Support Activity/Personnel Support Detachment (PSA/PSD) or other appropriate travel settlement activity in order to ensure that SDO is effectively employed. The DD 1351-2, available from <http://www.dior.whs.mil/forms/DD1351-2.pdf> is the preferred version of the travel claim reimbursement form to use to ensure that SDO is properly applied.

Enclosure (6)

TRAVEL CARD RELATED PERSONNEL CHECK-IN/CHECK-OUT PROCEDURES**Check-In**

1. APCs shall establish a tickler file for prospective gains.
2. If the reporting cardholder had a travel card at their previous command, add the cardholder's account to the command travel card program using EAGLS.
3. If the cardholder does not have a current travel card, determine if cardholder previously had a card that was cancelled for non-payment or misuse.
 - a. If the account was cancelled for non-payment or misuse, add them to the command list of exempt personnel and advise the CO.
 - b. If they did not have a previous travel card account, establish a travel card account for the cardholder only if they are determined to be a frequent traveler as defined by the FMR, Volume 9, Chapter 3. A frequent traveler is a person who is expected to travel 3 or more times per year.
 - c. If they are not a frequent traveler or if the CO determines the cardholder should be exempt from mandatory travel card participation, do not establish a travel card account.
4. Require the cardholder to sign a new SOU and conduct cardholder refresher training with the cardholder. APCs will retain the original of the SOU in the cardholder's file and a copy will be given to the cardholder.

Checkout.

1. At time of departure, obtain the name of the command to which the cardholder will transfer, and contact information for the command. After ensuring that the gaining command is a valid Hierarchy Level, initiate transfer of the cardholder's account to the gaining command using the two stage process in EAGLS.
2. Contact the receiving command's APC and inform him/her of the cardholder's estimated date of arrival.
3. Notify the card contractor of the cardholder's new duty address or new home address if available so that the cardholder can continue to promptly receive travel card statements.

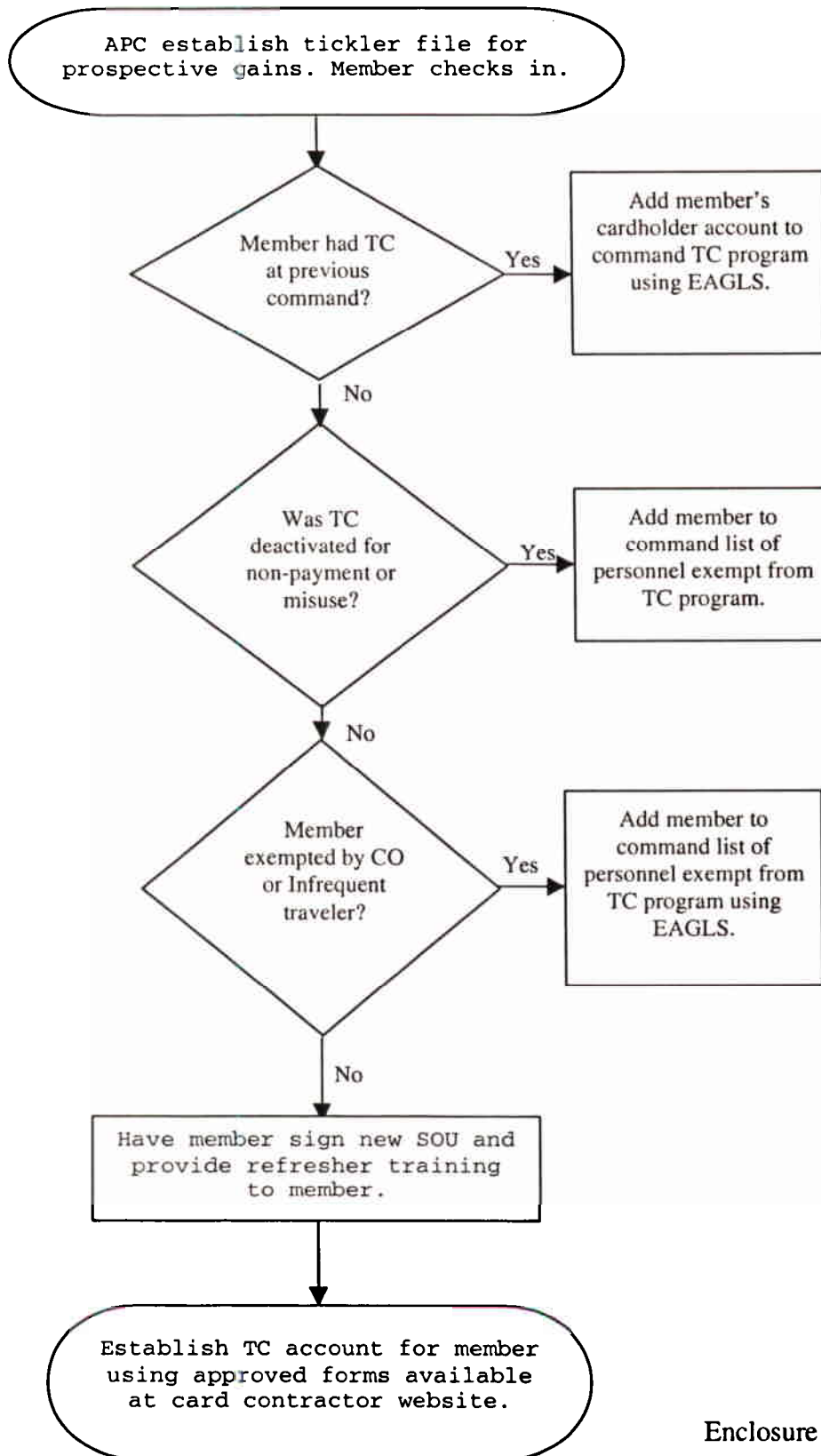
Enclosure (7)

4. Continue to monitor transferred accounts. If the account has not been accepted at the gaining command within 60 days, deactivate the account and contact the receiving APC.

5. If after contacting the receiving APC the account has not been accepted within 90 days, cancel the account.

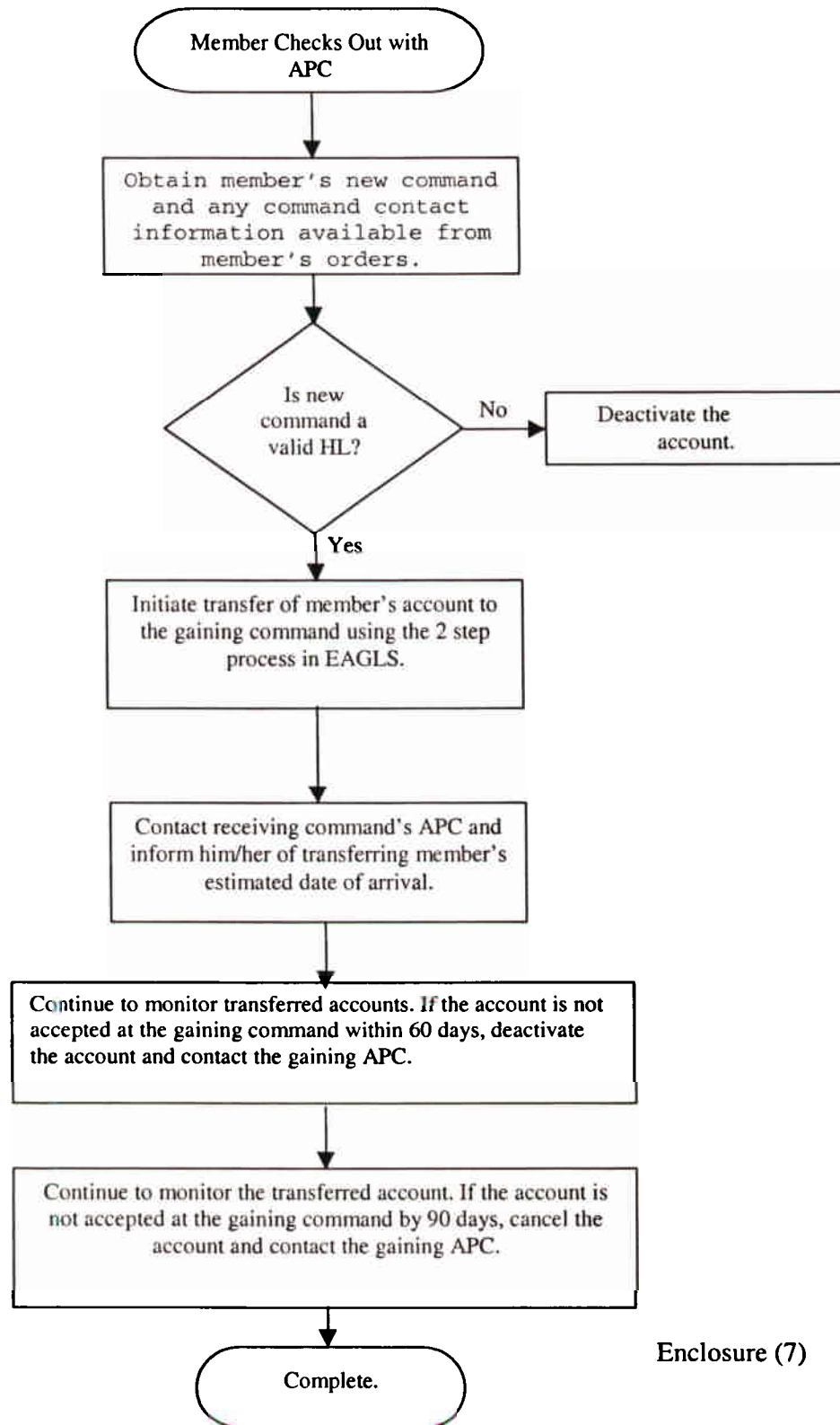
Enclosure (7)

Travel Card Related Check-In Procedures



Enclosure (7)

Travel Card Related Check-Out Procedures

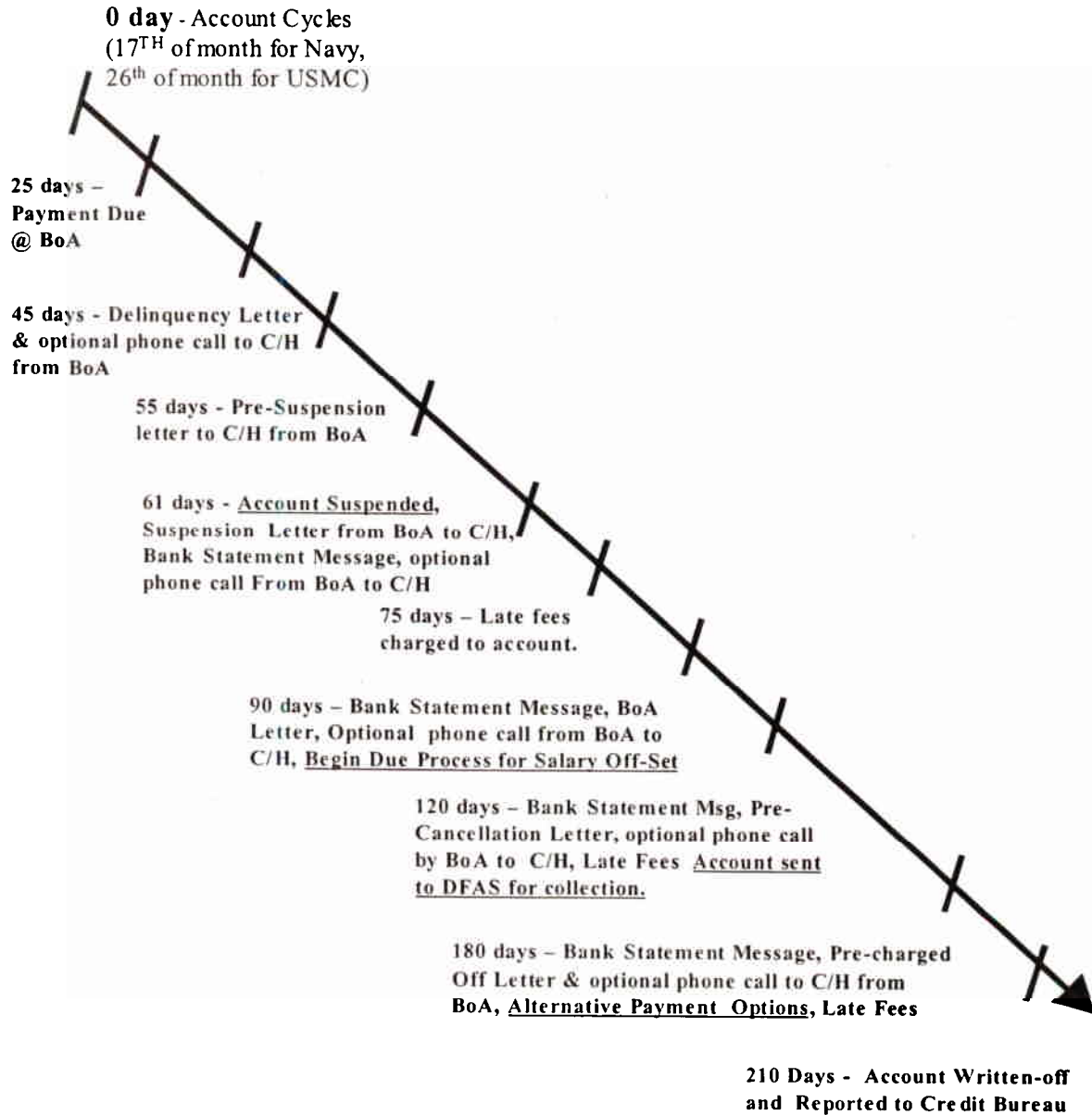


Enclosure (7)

TRAVEL CARD PROGRAM DELINQUENCY ACTIONS

Time Line	Action
Day 0	Card contractor forwards statement to cardholder.
Day 25	Payment due at card contractor.
Day 45	Card contractor classifies cardholder as delinquent. Card contractor notifies cardholder by letter and/or phone call. CO should counsel member, may issue Page 13, order member to submit payment and/or file travel claim, as appropriate.
Day 55	Pre-suspension letter to cardholder from card contractor.
Day 61	Suspension letter from card contractor to cardholder. Bank statement message sent, optional phone call from card contractor to cardholder.
Day 75	Late Fees charged to account.
Day 90	Card contractor notifies cardholder by letter, Bank statement message sent, optional phone call from card contractor to cardholder. <u>Begin due process for salary offset.</u>
Day 120	Bank statement message. Card contractor sends pre-cancellation letter to cardholder. Late fees assessed. <u>Account sent to DFAS for collection.</u>
Day 180	Bank statement message. Card contractor sends pre-charge-off letter to cardholder. Optional phone call to cardholder from card contractor. Late fees assessed.
Day 210	Charge-off. Accounts are reported to the National Credit Bureau Agency.

Delinquency Time Line



Enclosure (8)

WEB SITE INDEX

DoN e-Business Operations Office

<http://www.don-ebusiness.navsup.navy.mil/>

Bank of America

<http://www.boa.com/>

Travel Card Web Based Training

<http://www.fss.gsa.gov/webtraining/trainingdocs/traveltraining/index.cfm>

A/OPC Survival Guide

<http://www.fss.gsa.gov/services/gsa-smartpay/pdf/aopcguide.pdf>

Travel Card "But I Didn't Know, Now You Do" User Hints

<http://www.fss.gsa.gov/services/gsa-smartpay/smartpaytravhints.pdf>

Travel Card User Benefits Guide

<http://www.fss.gsa.gov/services/gsa-smartpay/insurancetravel.doc>

Additional GSA SMARTPAY Contract Information

<http://www.fss.gsa.gov/services/gsa-smartpay/smpayindex.cfm>

BOA Travel Card APC Training Schedule (Requires authorization)

[https://www.gcsuthd.bankofamerica.com/training/training-schedule/training schedule.asp](https://www.gcsuthd.bankofamerica.com/training/training-schedule/training%20schedule.asp)

BOA Training Order Form (Requires authorization)

[https://www.gcsuthd.bankofamerica.com/training/order form/onlineorder2.asp](https://www.gcsuthd.bankofamerica.com/training/order%20form/onlineorder2.asp)

EAGLS User Guide (Requires authorization)

[https://www.gcsuthd.bankofamerica.com/training/user guides/eagls user guide.asp](https://www.gcsuthd.bankofamerica.com/training/user%20guides/eagls%20user%20guide.asp)

EAGLS Web Site (Requires authorization)

<http://www.gov-eagls.bankofamerica.com/>

Travel Claim Form with Split Disbursement Option

<http://www.dior.whs.mil/forms/DD1351-2.pdf>

Office of Financial Operations

<http://www.fmo.navy.mil/>

Federal Travel Regulations Website

<http://www.policyworks.gov/org/main/mt/homepage/mtt/ftr/ftrhp.shtml>

CBA Reconciliation / information GTS Website

<https://mzd.mech.disa.mil/STARS/GTSWEB>

Enclosure (9)

TRAINING SOURCES

A multitude of training sources and training tools are available to APCs and are provided at no cost:

1. GSA sponsored training is provided annually. The training includes such topics as policies, delinquency management, reports, and EAGLS and best practices. There is no registration fee although attendees pay their travel costs. This conference is for APCs and billing officials. The training schedule can be found online at <http://fss.gsa.gov/services/gsa-smartpay/>.
2. Card contractor on-site training for groups of 25 or more APCs at the request of the agency. The training includes such topics as policies, delinquency management, reports, and EAGLS and best practices. the training schedule can be found online at https://www.gcsuthd.bankofamerica.com/training/training_schedule/training_schedule.asp.
3. GSA SMART PAY A/OPC SURVIVAL GUIDE is available from GSA SMART PAY. The guide covers account setup and maintenance, disputes, suspension cancellation procedures, and reports. These guides are available in paper and/or online at <http://fss.gsa.gov/services/gsa-smartpay/>.
4. An EAGLS user guide is offered by the card contractor and provides a detailed description of EAGLS functionality. These are available online at https://www.gcsuthd.bankofamerica.com/training/user_guides/eagls_user_guide.asp.
5. An EAGLS desktop reference guide CD-ROM and EAGLS computer based training (CBT) is offered by the card contractor and provides a detailed description of EAGLS functionality. These CDs conveniently provide EAGLS training and reference material to assist in effectively using EAGLS to perform daily card management activities. APCs can request a copy of both CD-ROMs online at https://www.gcsuthd.bankofamerica.com/training/order_form/onlineorder2.asp.
6. GSA provides a "DO'S AND DON'TS" pamphlet that provides card user guidelines on their responsibilities when using the travel card. These are available online at <http://fss.gsa.gov/services/gsa-smartpay/>

Enclosure (10)

PRIVACY ACT STATEMENT

AUTHORITY: 5 USC 5701, 37 USC 404-427, and EO 9397.

PRINCIPAL PURPOSE(S): Used for reviewing, approving, accounting and disbursing for official travel. SSN is used to maintain a numerical identification system for individual claims.

ROUTINE USE(S): To substantiate claims for reimbursement for official travel.

DISCLOSURE: Voluntary; however, failure to furnish information requested may result in total or partial denial of amount claimed.

PENALTY STATEMENT

There are severe criminal and civil penalties for knowingly submitting a false, fictitious, or fraudulent claim (U.S. Code, Title 18, Sections 287 and 1001 and Title 31, Section 3729).

INSTRUCTIONS**ITEM 1 - PAYMENT**

Member must be on electronic funds (EFT) to participate in split disbursement. Split disbursement is a payment method by which you may elect to pay your official travel card bill and forward the remaining settlement dollars to your predesignated account. For example: \$250.00 in the "Amount to Government Travel Charge Card" block means that \$250.00 of your travel settlement will be electronically sent to the charge card company. Any dollars remaining on this settlement will automatically be sent to your predesignated account. Should you elect to send more dollars than you are entitled, "all" of the settlement will be forwarded to the charge card company. Notification: you will receive your regular monthly billing statement from the Government Travel Charge Card contractor; it will state: paid by Government, \$250.00, 0 due. If you forwarded less dollars than you owe, the statement will read as: paid by Government, \$250.00, \$15.00 now due. Payment by check is made to travelers only when EFT payment is not directed.

REQUIRED ATTACHMENTS

1. Original and/or copies of all travel orders and amendments, as applicable.
2. Two copies of dependent travel authorization if issued.
3. Copies of secretarial approval of travel if claim concerns parents who either did not reside in your household before their travel and/or will not reside in your household after travel.
4. Copy of GTR, MTA or ticket used.
5. Hotel/motel receipts and any item of expense claimed in an amount of \$75.00 or more.
6. Other attachments will be as directed.

ITEM 15 - ITINERARY - SYMBOLS**15c. MEANS/MODE OF TRAVEL (Use two letters)**

GTR/TKT	- T	Automobile	- A
Government Transportation	- G	Motorcycle	- M
Commercial Transportation	- C	Bus	- B
(Own expense)	- C	Plane	- P
Privately Owned	- P	Rail	- R
Conveyance (POC)	- P	Vessel	- V

15d. REASON FOR STOP

Authorized Delay	- AD	Leave En Route	- LV
Authorized Return	- AR	Mission Complete	- MC
Awaiting Transportation	- AT	Temporary Duty	- TD
Hospital Admittance	- HA	Voluntary Return	- VR
Hospital Discharge	- HD		

ITEM 15e. LODGING COST

Enter the total cost for lodging.

ITEM 19 - DEDUCTIBLE MEALS

Meals consumed by a member/employee when furnished with or without charge incident to an official assignment by sources other than a government mess (see JFTR, par. U4125-A3g and JTR, par. C4554-B for definition of deductible meals). Meals furnished on commercial aircraft or by private individuals are not considered deductible meals.

29. REMARKS

EMPLOYEES: INDICATE DATES ON WHICH LEAVE TAKEN FOR MORE THAN ONE-HALF OF PRESCRIBED DAILY WORKING HOURS

UNIFORMED MEMBERS: INDICATE DATES ON WHICH LEAVE WAS TAKEN

COMMANDING OFFICER'S TOP 10 TRAVEL CARD TIPS

1. Appoint an APC of appropriate grade/rank, motivation and people skills. Assign the APC as a full time duty where warranted considering the number of accounts and the frequency and length of TAD/TDY travel.
 - Benefit: Minimizes the potential for problems.
2. Establish a training program for the Travel Card.
 - Benefit: Everyone gets the word!
3. Make the APC one of the first visits on the command Check-In/Check-Out Sheet or Procedure.
 - Benefit: Reduce problems for prospective gains and losses.
4. Know your APC! Get a monthly briefing from your APC on the Travel Card Program status with emphasis on delinquent accounts. Delinquencies should be no more than 5% of total outstanding charges by dollar value.
 - Benefit: Stay informed.
5. CANCEL a cardholder's card if the Command Financial Advisor has counseled the member for financial problems.
 - Benefit: Minimizes potential problems.
6. Review card usage at least quarterly. Accounts which have been used 2 or fewer times in the past year should be deactivated. Consider canceling any cards that have never been used since issuance and show no activity in more than 2 years.
 - Benefit: Reduces exposure.
7. Strongly encourage the use of the Split Disbursement Option (SDO) to have travel claim reimbursement payments sent directly from DFAS to the card contractor.
 - Benefit: Reduces the potential for delinquencies.
8. Designate the Travel Card Program for a semi-annual review under a Command Evaluation or Management Control Program. Focus the review on proper card use and verifying that only valid cardholders are assigned to the command hierarchy.
 - Benefit: Keeps the APC honest and supports the APC's oversight of cardholders.
9. Designate in writing those personnel who may authorize credit line, retail or ATM cash withdrawal limit increases.
 - Benefit: Reduce exposure to travel card misuse/abuse.
10. Establish and publish disciplinary actions for card misuse/abuse/delinquency.
 - Benefit: Encourages proper use of the travel card.

Enclosure (12)

**STATEMENT OF UNDERSTANDING
GOVERNMENT TRAVEL CARD PROGRAM**

I certify that I have read the attached DoD Government Travel Card policy and procedures. I understand that the Government Travel Card Program is designed to improve the management and control of government travel and thereby promote the efficiency of the Federal Service. I also understand that I am authorized to use the card only for those necessary and reasonable expenses incurred by me for official travel. I will abide by these instructions issued by the Department of Defense (DoD).

The above limitation on card usage also applies to automatic teller machine (ATM) withdrawals. The amount of cash withdrawals may not exceed \$250 (standard) or \$125 (restricted) per billing cycle. If my account is not delinquent and my travel orders authorize a larger advance, I can request an increase in the ATM limit through the Agency Program Coordinator (APC). I will, however, endeavor to charge expenses to the account wherever feasible rather than use cash withdrawals.

I understand that the issuance of this charge card to me is an extension of the employee-employer relationship and that I am being specifically directed to:

- Abide by all rules and regulations with respect to the charge card.....
 - Use the charge card only for official travel.....
 - Pay all charges upon receipt of the monthly billing statement from the Travel Card Contractor
 - Notify the APC of any problems with respect to my usage of the charge card.....
 - Notify the Card Contractor and the APC if my charge card is lost or stolen.....
- (Card applicants must initial all the above provisions.)

I also understand that failure on my part to abide by these rules or otherwise misuse the card may result in disciplinary action being taken against me. I also acknowledge the right of the Travel Card Contractor and/or APC to revoke or suspend my travel card privileges if I fail to abide by the terms of this agreement or the agreement I have signed with the Travel Card Contractor.

(Applicant's Signature)

(Supervisor's Signature)

(Applicant's Printed Name)

(Supervisor's Printed Name)

(Series/Grade/Title)

(Series/Grade/Title)

NOTE: The Government Travel Card application cannot be processed without this form on file.

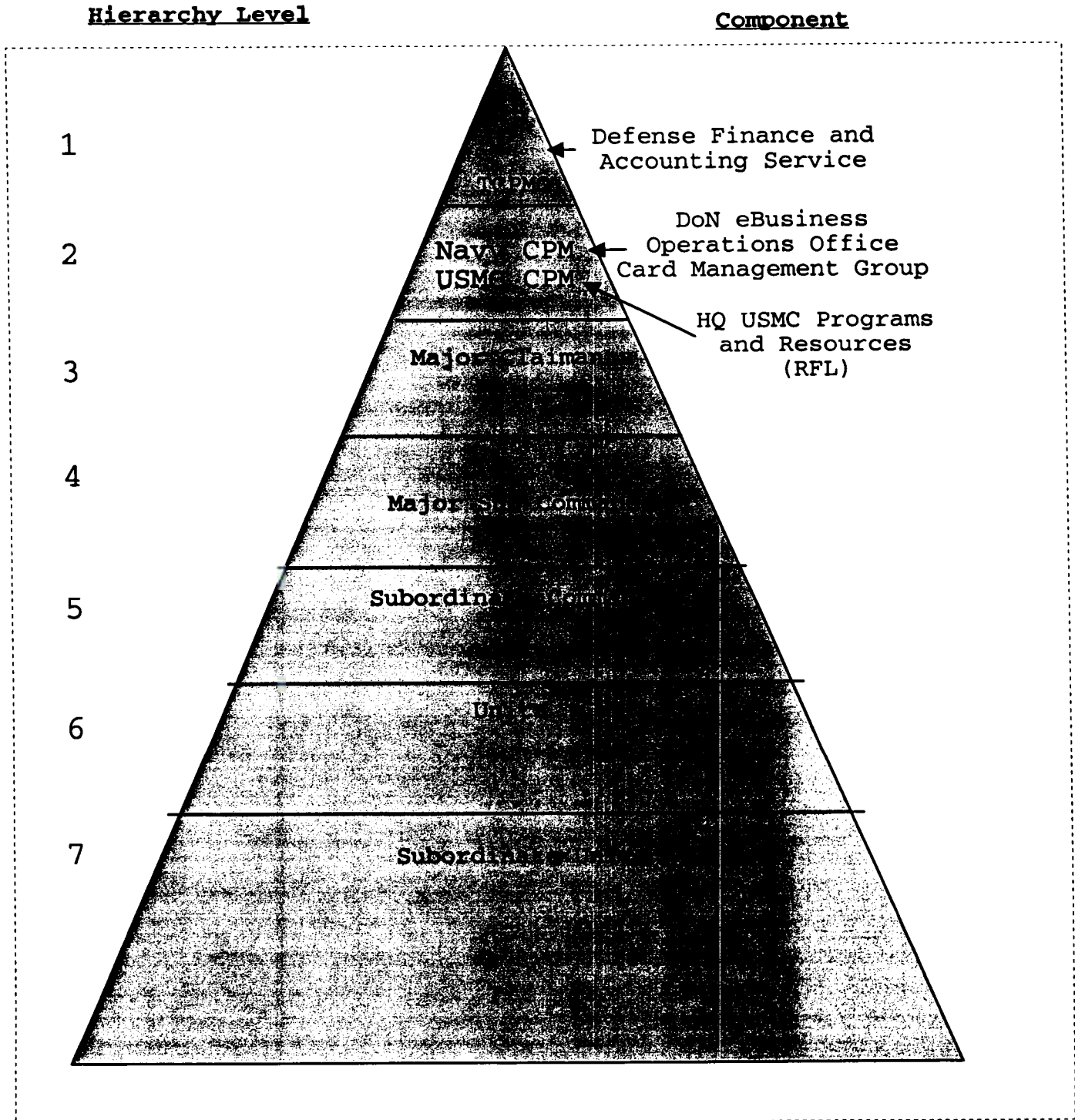
Enclosure (13)

**NAVY MAJOR CLAIMANTS
HIERARCHY LEVEL 3 APCs**

Hierarchy Number	Major Claimant APCs
2000002	NAVY (DoN eBusiness Operations Office)
3047917	SPACE AND NAVAL WARFARE SYSTEMS COMMAND
3047928	SECGRU (N1)
3047952	COMNAVRESFOR
3048242	ONR (OFFICE OF NAVAL RESEARCH)
3048255	ONI (OFFICE OF NAVAL INTELLIGENCE)
3048256	SPECIAL WARFARE
3048282	COMNAVCOMTELCOM
3048307	NAVSUP CLAIMANCY
3048334	NAVAL SEA SYSTEMS COMMAND-HQ
3048397	NAVAL FACILITIES ENGINEERING COMMAND
3048425	NAVEUR
3048439	COMNAVVAIRSYSCOM
3048454	MILITARY SEALIFT COMMAND
3048466	NAV METEOROLOGY/OCEANOGRAPHY COMMAND
3048480	DIRSSPO-SSP HQ (STRATEGIC SYS PROJECT CMD)
3048490	CHIEF OF NAVAL OPERATIONS (N09BF)
3048529	CHIEF OF NAVAL EDUCATION AND TRAINING (CNET)
3048599	CINCLANTFLT
3048624	BUREAU OF NAVAL PERSONNEL (BUPERS)
3048695	BUREAU OF MEDICINE AND SURGERY (BUMED)
3048773	OFFICE OF THE UNDERSECRETARY OF THE NAVY
3048794	CINCPACFLT
3048795	NSMA

Enclosure (14)

TRAVEL CARD PROGRAM HIERARCHY LEVELS IN EAGLS

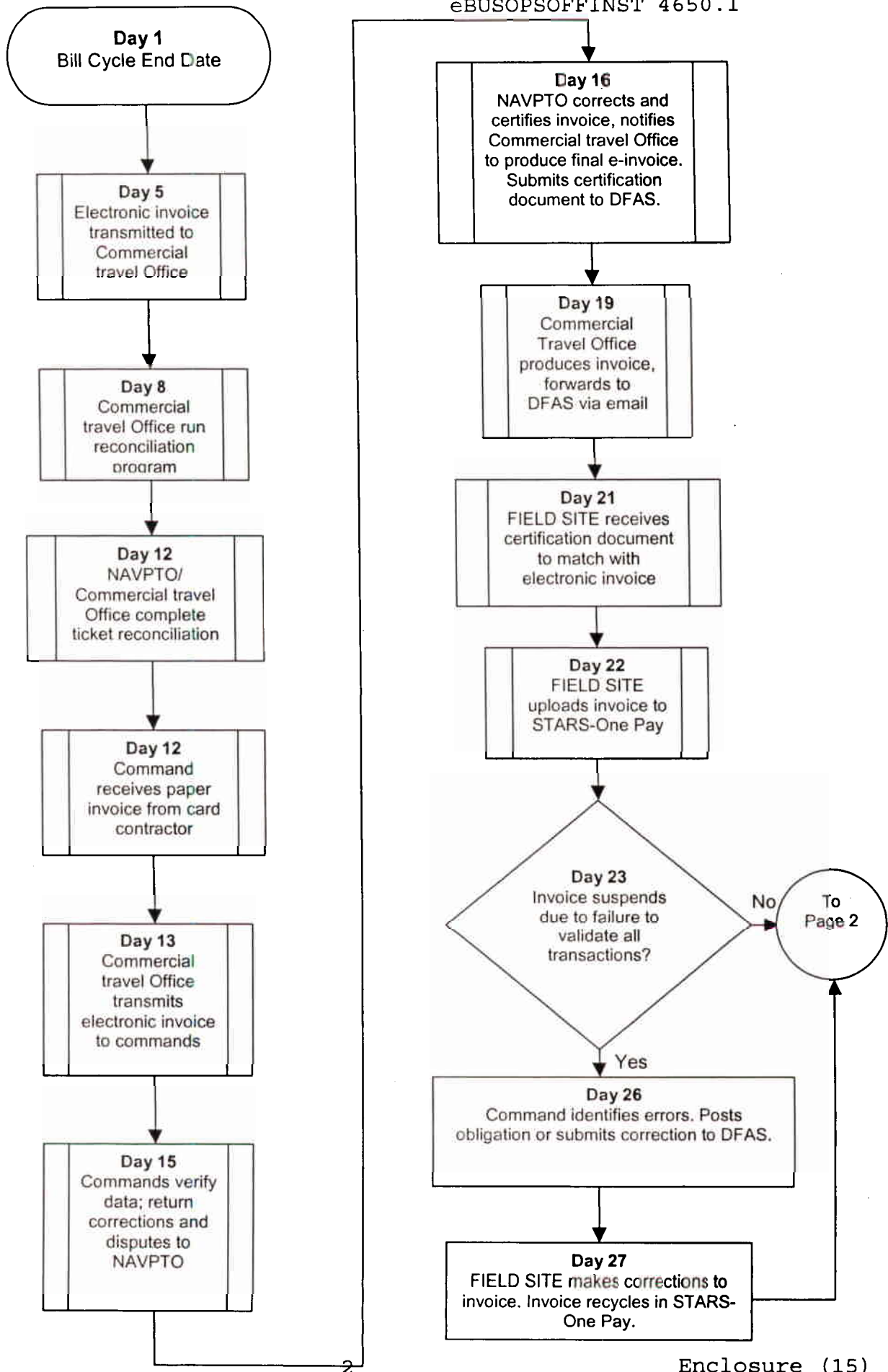


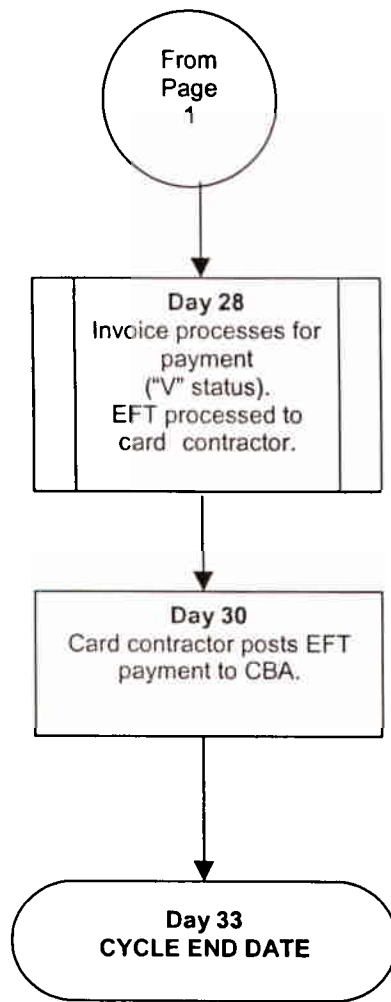
Enclosure (14)

COMMAND CBA RECONCILIATION/VALIDATION TIMELINE

Day 1	- Card contractor cycle end date
Day 5	- Card contractor electronic invoice transmitted to Commercial Travel Office
Day 8	- Commercial Travel Office run reconciliation program
Day 12	- NAVPTO/Commercial Travel Office complete ticket reconciliation
Day 12	- Command receives paper invoice from card contractor
Day 13	- Commercial Travel Office transmits electronic invoice file to Commands
Day 15	- Commands verify data, identify corrections, return corrections/disputes to NAVPTO
Day 16	- NAVPTO corrects invoice, certifies invoice and notifies Commercial Travel Office to produce final electronic invoice. Submits certification document to DFAS
Day 19	- Commercial Travel Office produces invoice, forwards to DFAS via email
Day 21	- FIELD SITE receives certification document to match with electronic invoice
Day 22	- FIELD SITE uploads invoice to STARS-One Pay.
Day 23	- Possibly, invoice suspends due to failure to prevalidate all transactions. Suspended transactions appear on GTS web.
Day 26	- Command identifies errors. Posts obligation or submits correction to DFAS.
Day 27	- FIELD SITE makes corrections to invoice. Invoice recycles in STARS-One Pay.
Day 28	- Invoice processes for payment ("V" status). EFT processed to Card contractor.
Day 30	- Card contractor posts EFT payment to CBA
Day 33	- Cycle end date

Enclosure (15)





Enclosure (15)